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CLUB-LIFE.

CLUBS are not a new institution in England. As associations of select individuals with kindred tastes, who met for social intercourse, they were known in the reign of Elizabeth. In time, they assumed a political character; but while this is still in several cases a distinguishing feature, clubs are now for the most part lounges for the sake of news and social recreation, along with such refreshments as used only at one time to be obtained in hotels or taverns.

Of the social clubs in London, White's stands at the head. 'White's Chocolate House,' where the great men of the days of Queen Anne and George I. met to drink a dish of chocolate, to eat a cutlet, to talk scandal, but chiefly of all to gamble, is now White's Club, the most select and aristocratic of all the purely social clubs. Here princes of the blood may sometimes be found writing letters of an afternoon; and the morning-room is seldom without its supply of noblemen of high rank. Somewhat dull, but very select and stately, White's still stands on the old site at the top of St James's Street, and is still the chosen resort of the fashion of the day. Even White's, however, is not what it once was. A young and vigorous rival has in recent years threatened to dispute its supremacy in the world of fashion. This is the Marlborough, the simple front of which faces the Guards' Club in Pall Mall. It is no secret that the *raison d'être* of the Marlborough is to give the circle in society of which the Prince of Wales is the genial and distinguished centre, a common place of meeting. Here the younger members of the aristocracy, and those who have gained admission to their society by their social qualifications, resort habitually. Common rumour declares that life in the Marlborough is rather more jovial than it is at White's and some older, though not more fashionable institutions; and it may be mentioned that one of the attractions of the place is an American skittle-alley, where the aristocratic members of this little club indulge in that recreation. From White's and the Marl-

borough down through many gradations of rank, the purely social club may be found. There are clubs for country gentlemen; clubs for university men; clubs for men who unite to unexceptionable social qualifications a passion or affection for foreign travel; clubs for hunting-men; clubs for those whose tastes are learned and severe; and clubs for those whose chief predilection is for exceptionally good cookery and wines of the rarest brands. At the Windham you will be served with a dinner which could not be beaten at the Palais-Royal; at the Travellers' you will be gratified with wines which can hardly be found upon another wine-list in London; at the Athenæum you will (should you be elected a member, but not otherwise) enjoy the most intellectual society and one of the best libraries in England. Every man to his taste. Even if your taste is for deviled bones, dry champagne, and unlimited loo at two o'clock in the morning, there are clubs at which it can be gratified.

The 'twin giants' of the political clubs are the Carlton and the Reform. Those splendid buildings, standing side by side in Pall Mall, may be likened to the headquarters of the Conservative and Liberal parties. Architecturally, they are among the most imposing of all the London clubs; but it is sometimes whispered that their social status has been to some extent affected by their political character. There are no clubs which are objects of greater mystery to the outsider than these political clubs. The people who have never sojourned within their walls labour under the delusion that all the secrets of the Cabinet or of the Opposition are floating about in those halls and corridors; that the talk of the members runs constantly upon Ministerial manœuvres; upon public appointments, the probable result of debates in the House of Commons, and the course of 'high politics' generally. It is a pity to destroy such illusions, but the truth compels us to do so. The fact is that enthusiastic politicians constantly complain that these political clubs are political in little more than name, and it is undoubtedly the fact that the talk that may be

heard within their walls, so far from having the serious purpose which the novice would expect in it, is ordinary club-talk and nothing more. There are, of course, political committees in connection with these clubs, and the political committees sometimes bestir themselves to pass a resolution, or vote a grant of money, or recommend a candidate to some borough which is in the unusual plight of wanting one; but beyond this, even the great political clubs do comparatively little to advance the interests of their respective parties. Their chief object is to provide a social house-of-call for the members of each party, and thus to prevent those seductions from their ranks which have frequently been accomplished by social influences. To have a good cook, a good cellar of wine, and a first-class library, will seem much more important to the chairmen and managers of the Carlton and the Reform, than to have that underhand political power which is properly vested in the 'whips' of both parties. And is there, then, nothing to distinguish these great institutions, the names of which are familiar to every English elector, from the ordinary social club? It would be saying too much, were we to answer this question in the negative; nevertheless, the distinction between the political and the social club is a very slight one. The former is supplied with files of Hansard, with copies of all the parliamentary papers, with an unusual number of blue-books and foreign political journals; the reports of the proceedings in both Houses of parliament are hung up in the hall or the morning-room hour by hour, and there is always an unusual bustle whilst the Houses are in session. Then, too, the humble member from the country may sometimes find himself washing his hands in the next basin to that in which the hands of a Cabinet minister or of some leader of the Opposition are immersed; and great numbers of members of parliament may be seen writing their letters, dining, or even engaging in a quiet game of afternoon pool, during the session. But members of parliament, and even Cabinet ministers, are very like other people; and nobody, to look at him, would suppose that yonder gentleman peacefully dozing over a magazine was a Secretary of State, or that the well-dressed person who has just strolled out of the other club smoking a cigar, is one of the leaders of the Opposition. Not the least important features of the Reform and the Carlton clubs are perhaps to be found in their architectural beauties. The magnificent hall of the Reform and the stately staircase of the Carlton are among the sights of London which every country-cousin should make it his business to behold.

There are, of course, other political clubs besides these. The Conservative in St James's Street, the Junior Carlton opposite the War Office in Pall Mall, and the St Stephen's, an imposing new building on the Thames Embankment, are all devoted to the followers of the Conservative Ministry; whilst the ugly brick building in St James's Street occupied by Brooks's Club is the select and sedate home of the Whig aristocracy; and the more imposing edifice once known as Crockford's gaming hall has recently been converted into the Devonshire Club for the use of the younger Liberals of our day. No doubt, also, our readers have read reports of the Cobden Club dinners and brief notices of the meetings of the Fox Club. These, however, belong to an entirely different class of clubs from those

which it is the purpose of this paper to consider. They are without settled homes of their own, and merely consist of a certain number of gentlemen who meet together at stated intervals for dinner, discussion, and the transaction of business. Of another type is a well-known Radical institution called the Century Club. The Century occupies a room in Pall Mall Place reputed to have been once upon a time the drawing-room of Nell Gwynne; and here, on two nights a week, may be found, during certain months of the year, a select assemblage of Radical members of parliament, journalists, authors, and lawyers. The proceedings of the club are of the most informal description. On a big table the visitor will observe a large collection of bottles of aerated waters, together with sundry flasks of spirits, and hissing urns of tea and coffee. On another table there is a plentiful supply of long clay-pipes, of tobacco jars, and of cigarettes. As each member enters the room he helps himself to these commodities, suiting his own taste both as to what he drinks and what he smokes. No waiter assists him, nor does any one expect to receive payment for the articles he consumes. The Century Club is the very type of a high class 'free-and-easy.' Supported by the subscriptions of its members, it offers unlimited hospitality to all who come within its doors.

The military clubs occupy the foremost place among professional clubs. Of late years their growth has been prodigious; and all branches of the service have their 'senior' and 'junior' clubs. The Guards' Club in Pall Mall is in its way the most select of these institutions; but the Army and Navy Club—familiarily known as 'the Rag'—and the Senior United Service Club at the bottom of Waterloo Place, have their own claims to consideration. One of these military clubs occupies Lord Palmerston's old residence at Cambridge House; and another has just created for itself a home more gorgeous than beautiful, next door to Marlborough House. Soldiers, as the reader will readily suppose, are among the most clubbable of men; and many a poor officer in India consoles himself for the fatigues and discomforts of station-life, by looking forward to the moment when he will once more pass the portals of his beloved club in Pall Mall or Piccadilly, and revel in the luxuries that await him there.

Artists, authors, medical men, lawyers, civil engineers, and parliamentary agents, all have their own clubs. Some curious stories might be told of some of these clubs. In the purlieus of Fleet Street, for example, there was not long ago a certain club, which may be called for distinction's sake 'the Flybynight.' This queer little establishment, which was uniformly dirty and disreputable in appearance, was intended for the accommodation of the reporters and sub-editors of the daily papers, who, being compelled to work during the greater part of the night, were thankful to have a house-of-call open to them at all hours. The pen of Mr Thackeray would be needed to do justice to the company the privileged visitor might meet with there at two o'clock in the morning, when, the immediate pressure of business being over, weary sub-editor and reporter were at liberty to enjoy a frugal meal of cold beef or bread and cheese. Perhaps the most amusing feature of this unique place of entertainment, in which all the gossip of journalistic London was ever to be picked up, was

the earnestness with which the members insisted upon maintaining its character as 'a club.' Had they been sitting in one of the splendid apartments to be found in the Pall Mall palaces, they could not have had a greater idea of the dignity of club membership than that to which they clung in their miserable little Fleet Street hovel. But evil days fell at last upon the Flybynight; the newspaper and news-agency offices in the neighbourhood ceased to provide it with a sufficient amount of support, and it came to an untimely end.

The Garrick, famous for the number of literary men, artists, and actors who have from time to time sojourned within its walls, is no longer a literary club; it has become one of the fashionable social clubs, and is at this moment more celebrated for its coffee-room tariff than for the fame or wit of its frequenters. The Whitehall in Parliament Street, where civil-engineers and parliamentary agents most do congregate, is another professional club; but the Civil Service no longer has a club of its own, the excellent institution it once possessed having been converted into the Thatched House Club.

While in most of the clubs the utmost regularity and obedience to rules is exacted and observed, it is to be deplored that there exist a few in which men have deliberately banded themselves together in order to enjoy the worst of the privileges which the legislature allows to clubs; and that more than one institution of this kind is to be found which is practically dedicated to endless drinking and unlimited gambling. These, however, are fortunately the rare exceptions, and are, we trust, shunned by all who would maintain decency and self-respect.

It is pleasant to know that ladies are not now entirely deprived of the advantages of well ordered club-life; and in one case—that of the Albemarle Club—they are allowed to share one of these sacred retreats with the opposite sex. The drawing-room at the Albemarle is a pretty little room, bright with flowers and artistic furniture, where the initiated are allowed to gaze of an afternoon upon the rather curious sight presented by a club open to both sexes.

And now let us suppose, for the benefit of the young reader, to whom only the outside of these great buildings in Pall Mall and St James's Street is known at present, that he has just been elected a member of the Arcturus; in that case he will be naturally anxious to visit his club, and to make himself personally acquainted with the various privileges in which he has thus become a participant. Here, then, is the stately portico of the Arcturus, and beyond is the outer hall, into which our blushing novice steps bashfully. A couple of pages and a grizzled commissionaire are lounging in this outer hall, whilst to the right of the visitor as he enters, sits that potent functionary, the hall-porter. He regards you, my ingenuous friend, with some suspicion, for your face is unknown to him. You produce your card, however, and present yourself to him as a new member. Instantly all traces of suspicion vanish from his countenance, and he becomes at once the well-bred courteous servant, anxious to make a favourable impression upon a new employer. He has many masters to serve—for are there not a thousand members in the Arcturus?—but he will never henceforward forget what is due to you, as

the owner of a thousandth share in this palatial building, and will always be civil, attentive, and obliging, even if your demands upon him are at times unreasonable. Nor will he ever forget your face, having once seen it; and each morning, as you pass him on your way to breakfast up-stairs, you will find his hand outstretched towards you with your letters.

We pass next into the inner hall. It is not, perhaps, so grand as that of the Reform Club, but it is a spacious and comfortable lounge; furnished with luxurious couches, charming little easy-chairs, and writing-tables on which an abundant supply of stationery will always be found. Here you will receive your friends when they visit you, for the accommodation for strangers in the Arcturus is not so large as in some clubs, and most of the rooms on the ground floor are reserved for members. At one side of the hall are the doors leading to the lavatories and cloak-rooms; the coffee-room is entered on another side; and the morning-room is approached on the third. Let us enter the last first, for the morning-room is always one of the most important features of a club. We find ourselves in a magnificent apartment, lofty, well-proportioned, and luxuriously furnished, the windows of which look out upon the main street. Here are a dozen gentlemen writing letters at the little tables, or reading the newspapers and magazines which everywhere abound; there is even one individual so completely lost to the splendours of the room in which he sits, that he is dozing peaceably on a settee in the corner near the fireplace.

In the coffee-room of the Arcturus, whither we now turn our footsteps, may be seen, between seven and ten o'clock every night, some scores of gentlemen laughing, chatting, and dining at the little tables which are spread throughout the room. Every variety of meal will be served, from the plain 'cut from the joint,' to the elaborate banquet of fifteen courses; but—and this after all is one of the greatest advantages of club-life—the cook and the servants will bestow as much care and attention upon the simple dinner of roast-beef 'and its adjuncts,' as Brillat-Savarin used to say, as upon the gorgeous banquet in which all the delicacies in season are dished up along with half of those out of it. Some young men, when they first gain admission to good clubs, delight in making fearful and wonderful experiments in the ordering of strange dishes. They imagine that to present the steward with a dinner-bill in which half-a-dozen courses have been set down (generally in haphazard order), is to impress that functionary with a due sense of their own dignity and discretion. To such we would say, 'Avoid all such errors, and know that the club servant is quite as quick as any other student of human nature in detecting the hand of a novice in the preparation of a dinner-bill.' The superb cookery of a first-class club, the excellence of all the viands, the abundance with which all possible dainties are provided, tempt many young gentlemen to embark upon a career of gluttony—we can call it nothing else—from the effects of which they suffer throughout their lives. Look at the older frequenters of the club, however, and see with what regularity they confine themselves to a piece of fish and a slice from the joint, and learn from them the art of living well—and wisely.

We pass up the broad staircase to the next floor, and here we find the library, with its admirable selection of books for the beguilement of our leisure hours, the billiard-rooms, the card-room, and the two smoking-rooms. Need we give you a word of caution as to the amount of time you may spend in the last-named apartments? Their appearance is very seductive, we own. Very different are they in comfort from the frowsy billiard-rooms and smoking-rooms of even good hotels. But after all, the young man who spends all his afternoons at pool, and all his evenings in the consumption of choice cigars, tempered by potatoes of whisky and seltzer, is not the young man who is most likely to succeed in life, or to derive any benefit from his connection with a first-class club.

Club-houses of a respectable class are now found in the larger provincial towns, as well as in some large cities abroad. But nowhere are they so thoroughly classified or on such a grand scale as in London. Wherever situated, the imitative clubs of a later date—some of them got up by wine-merchants or by jobbing secretaries—not unusually labour under an obvious drawback. Starting on a fairly distinct principle, they year by year suffer a lowering in character, in order to secure members. For example, these clubs may at first include only middle-aged gentlemen, who are all good clubbable persons in their way, and who feel a pleasure in meeting and chatting with each other. But by-and-by young men, almost lads, get a footing in the concern, and the character of the club is changed. Instead of elderly gentlemen, noisy young men are seen lounging about, with whom the original members can have no intercourse. We know of more than one respectable club which is now in the process of rapid deterioration from a cause of this kind.

FALLEN FORTUNES.

CHAPTER XXIV.—ADVICE GRATIS.

It is said that it requires a very brave man indeed to take to his heels in the midst of a battle; and certainly Mrs Dalton shewed not a little courage in running away from her hostess, and thus avoiding a discussion, which some instinct told her would be painful to an extreme degree. If she felt any humiliation in leaving her apparent mistress of the field, it was more than made up to her by the sense of enfranchisement—of escape from her unwelcome society; and when she sought that of Dr Curzon, who was talking with her husband in the library, it was with no intention whatever of returning to renew the combat.

Mrs Campden, on the other hand, would not perhaps have experienced much annoyance, even if she had waited for the reappearance of her guest for the next hour, for it would have convinced her that Edith was afraid of her—for hitherto Mrs Dalton had shewn no fear of her cousin—and been so far an acknowledgment of the new relations which disparity of wealth had established between them.

As it was, however, the bell sounded for kettle-drum in a few minutes, and ever alive to such domestic duties, she descended to the drawing-room

to superintend the tea-table. There she found Mr Holt alone; he generally presented himself at that intermediate meal, not that he ever partook of it, but because he knew that his presence was regarded as a sort of attention by his hostess, who did not find it easy at that hour to command the services of her gentlemen guests. She welcomed him on this occasion by a beaming smile, and then suddenly became overspread with gloom.

'This is a terrible misfortune that has overtaken our friends, Mr Holt.'

'Yes, indeed, madam. I cannot say how deeply I feel it.'

'You, however, do not, of course, hear of it today for the first time?'

'Well, no. I have had my fears—between ourselves—for some time respecting the particular investment the break-down of which has caused this catastrophe. I advised Dalton to get out of it; but you know he is difficult to persuade.'

'In other words, he is obstinate as a mule,' returned Mrs Campden frankly. 'I can easily imagine the trouble he must have given you to keep him straight even up till now.'

'He had always the best advice I had to offer him,' replied Mr Holt modestly; 'but he took fancies to this and that—a weakness greatly to be deprecated in business—and speculated'—

'And now, he has utterly ruined himself and all belonging to him?' observed Mrs Campden impatiently.

'I am afraid he has been very hard hit indeed, madam. Still, if he would be content to realise—at a great loss, to be sure—or perhaps I should rather say, if he would consent to be freed from his liabilities'—

'That means bankruptcy, does it not?—Pray, take a cup of tea, Mr Holt.'

'Thanks.—Why, no, madam; it is not bankruptcy. He has a notion, it seems—quite a chimerical one, in my opinion—that there is still something to be got out of this mine in Brazil. He is resolved to throw good money after bad by going out himself to St José'—

'Oh, I don't agree with you there, Mr Holt,' put in his hostess quickly. 'I think he can't do better for himself and for those belonging to him'—here she began to speak very impressively—'than to go to Brazil. Things will settle down much better in his absence: his high-flown and extravagant notions, quite unsuited to his changed circumstances, are, I am convinced, not shared by Edith and the dear girls; they are simple in their habits, and will, if left to themselves, take a sensible view of their position. They are a little spoiled by flattery and incense, at least poor Kate is, but you will see that she will now be quite a different girl.'

'Indeed, I hope not, madam,' returned Mr Holt earnestly; 'in my humble opinion, Miss Kate Dalton can hardly change for the better.'

'I am sure Miss Kate Dalton ought to be very flattered, and I will venture to say *would be so*, if

she could hear what you say, Mr Holt. I am afraid she will not receive so many pretty speeches now, as she has been accustomed to, poor girl.'

'She will deserve them all the same, Mrs Campden.'

'Doubtless, doubtless: but those she does receive will be sweeter. It is a sad fall for her, when one remembers that it was only last season that she might have been a countess for the asking—or rather the asking was the other way—and now, of course'—Here Mrs Campden broke off to sip her tea, and instead of adding 'almost anybody,' as she had intended to say, she smilingly concluded her sentence with: 'Well, in short, "no reasonable offer," as the tradesmen say, is likely to be refused.'

'I suppose it will make a difference,' said Mr Holt thoughtfully.

'Of course it will; the girl is not an idiot.'

Holt started, as though he had been stung, and exclaimed, 'Mrs Campden!'

'There, pray, don't be angry,' returned his hostess, laughing outright, a very rare thing with her indeed; it was on that account, perhaps, that the laugh did not sound quite natural, and indeed expressed as much scorn as mirth. 'I had no idea that you City gentlemen were so diffident and unenterprising.'

'The most enterprising of us often fail, madam.'

'Yes, once or twice,' returned she quickly; 'but that is no bar to your final success.'

A curious change was manifested in both the speakers: the haughty and somewhat reticent Mrs Campden had become earnest and almost vivacious; the impassive man of business, usually so deferential in his manner to his hostess, had grown tenacious of his own opinion, and at the same time soft and gentle. It was with a sigh that might have been breathed by a woman that he replied: 'I would I could think so, madam; in any case, time and opportunity are necessary to recover from such reverses, and to encourage me to tempt fate anew.'

'You shall have them both, Mr Holt,' continued she rapidly. 'As my cousins will now remain for some weeks at Riverside, why should you not do likewise? You are very welcome to remain here, if you please.'

'But I am not sure whether Dalton, or indeed your husband himself'—Mr Holt hesitated.

'I am mistress of my own house, sir,' broke in Mrs Campden imperiously; 'if I have asked you, that is sufficient. Mr Dalton will be off to town to-morrow, and you will have the field all to yourself.—Hush! there is some one coming.—Why, Kate, my dear, I thought for once you were deserting the tea-table.'

For an instant Kate turned a little white; it was her first meeting with her hostess since the tidings of her father's ruin; and though she had schooled herself to behave with equanimity, the effort cost her something; then her eyes fell upon Mr Holt, and she felt the hot blood passing into her cheeks, and flaming there. These two had been talking about her, some instinct told her at once; and though they had, unquestionably, a right to do so, she resented it exceedingly: every

nerve in her body tingled as though a designed affront had been offered to her.

'I thought you had been alone, Mrs Campden,' said she coldly.

'I have had my tea,' cried Mr Holt, rising with ludicrous haste, and sweeping the crumbs away from his legs with his pocket-handkerchief. 'I was just about to go when you came in.'

'Nay, nay; there is no reason for your going away from us,' said Mrs Campden in her most gracious manner. 'I think, by this time, my dear Kate, we may almost consider Mr Holt as a friend of the family. There is no one out of the family, I am sure, who regrets the misfortune that has happened to you all more than he does. Oh, my dear Kate, I am so distressed about it.'

This affectionate outburst was accompanied by an embrace, to which Kate submitted with the best grace she could.

'Blood is thicker than water, dear,' continued Mrs Campden confidently, 'and your best friends—till you come to have one dearer and nearer than even they—you will always find to be your relatives. Mr Holt here will do me the justice to say that I have just expressed to him'—She looked round for corroboration, but the witness she cited had disappeared. One of the drawing-room windows was open; and through it, finding his escape by the door cut off by his hostess, Mr Holt had quietly stepped on to the lawn, with a bow to Kate, by way of apology for having remained even so long as he had in obvious opposition to her wishes.

'Why, where on earth is the man gone to?' cried Mrs Campden with indignant astonishment.

'I suppose Mr Holt thought himself *de trop*,' observed Kate quietly.

'He was very foolish if he did; and I am bound to say, my dear Kate, since we are upon the subject, that you were still more foolish if you induced him to believe so. Mr Holt is a man of means, and indeed even of mark in his calling—and there are very few girls, no matter what their position, who would be justified in treating his attentions with contempt.'

'I cannot understand how any girl could be justified in doing that,' answered Kate quietly.

'Well, well, you know what I mean. There are some young ladies—only a very few—who can afford to give themselves airs; and there are others—very numerous—who cannot afford it; it is well for them when they are not compelled by circumstances to put up with the airs of other people. There are governesses, for instance. I hope, my dear, I may never hear of your going out as such'—

'It is very likely that you may, Mrs Campden,' interrupted the girl calmly.

'Well, as I have just said, I hope not; but it is, of course, possible, if your father's ruin is so complete as we have reason to fear, that circumstances may compel you to take such a course. We should all feel it—your parents, your sister, and ourselves—as a great misfortune, though not, of course, in the light of a disgrace.'

'Indeed, Mrs Campden, I hope not,' answered Kate haughtily; 'my father's daughter is, I venture to believe, incapable of bringing disgrace upon any member of his family.'

'Of course, of course; I don't mean *that*,' returned her hostess quickly. 'But your taking one

up so sharp, is just an example of how unfit you are to undertake any subordinate position. If you were a governess, you know, people would say what they liked to you; that is, they would speak their minds very plainly; I always did so to Mary's governesses.'

Kate inclined her head assentingly; she had every reason to believe the statement.

'Well, here is an opportunity, my dear girl—at least he has just gone out of the window—of avoiding this most unpleasant contingency.'

'If you please, Mrs Campden, I would rather not talk about this matter,' said Kate, looking up very flushed, and with quivering lips.

'But that is exceedingly foolish. Why hesitate to discuss what is not a mere theoretical affair, but something which is certain to happen; why refuse to hear any mention of poverty, when you are about so soon to feel its sting?'

'I feel it now, madam—at this moment,' returned the girl with intense significance. 'But it was not to our poverty that I was alluding: you are welcome to dwell on *that* to your heart's content. But with respect to any—with respect to that gentleman's pretensions to my hand, for to such I am compelled to believe you refer, I will not be schooled; I will not listen to you; it is a matter with which you have no concern whatever, while God still leaves me a mother.' For a moment the bitterness—the sense of the harshness of Fate—which the young girl felt in her heart of hearts, was permitted to manifest itself in her tone; but the mention of her mother evidently softened it. 'I must beg, I must entreat, Mrs Campden,' she continued pleadingly, 'that you will never mention this subject to mamma. She could not endure it; it would pain and distress her to an extent that I think you are hardly aware of.'

'I am quite aware of it, my dear,' answered Mrs Campden composedly; 'and it is out of consideration for the state of her health and—and condition—that I have addressed myself to you. A mother, as you suggest, is the proper channel for such advice; but, in this case, it is for your mother's sake I speak, and she can hardly plead her own cause. I say nothing of your father, though his regret at seeing his dear ones reduced, through his own folly, to a position so foreign to their experience, must indeed be poignant; nothing of your poor invalid sister, henceforth compelled to give up all those luxuries which to one in her condition are almost necessities; nothing of your little brother, so young that he is incapable of understanding the change that has shadowed his prospects. All these things can be remedied, if you please; but I speak of your mother only. She will never complain, of course; but she will suffer all the more. Every slight that may now be offered to her husband, in return for a sharp word in other days, will be felt by her sensitive spirit like a poisoned dart. The withdrawal of fine-weather friends; the open satisfaction of enemies: these things will torture her. She will see yourself—her pride and flower—no longer the centre of admiration among the dazzling throngs of fashion, but wearing out your days in poverty and seclusion, without a chance of such a suitor as she might of old have reasonably expected; some doctor or curate, or gentleman-farmer at the best, will necessarily fall to your lot: she will see Jenny'—

'Spare me!' cried Kate imploringly. 'Do you suppose I do not foresee these things as well as you—that they are not brought home to me here?' and she pressed her hand passionately to her heart.

'That may be so,' continued the other calmly. 'But what you evidently do *not* see is the reverse of the picture; the change that is in your power to effect by the utterance of a single monosyllable. It is not as if you were asked to sacrifice yourself—as many girls are called upon to do—at the shrine of mammon; you are not selling yourself to some miserable old man, who has only his gold to recommend him, and who has forgotten, if he ever knew, what love is. Mr Holt is a man in every way estimable, and who—as you cannot but be aware—is passionately attached to you. You will make him the happiest of men; and in time—for these things grow, my dear Kate; the fanciful affection of a girl for a lover she knows nothing about is not to be compared with the esteem and affection born of the duration of a husband—I say, in time he will make you the happiest of women. Of course you don't think so *now*.' Kate had turned very pale, and sank down rather than seated herself in an arm-chair. 'It is so difficult for a young girl to listen to the voice of experience in such a matter. That is why I preferred in the first place to speak of the material aspects of the question, a consideration of which must surely needs carry conviction. In accepting this gentleman you will confer inestimable advantages upon your family, to benefit whom he is only seeking for such an excuse; of course I don't mean mere mean gifts, Kate, though, whatever he may do for them under such circumstances, you may depend upon it he would feel the obligation to be upon his side. He has opportunities—golden ones—of putting things in your father's way, without any cost to himself whatever. I think these should be strong arguments, even though there were other means of extricating your family from their embarrassments; but there is absolutely none. This expedition of your father's to the Brazils, Mr Holt tells me, is a fool's errand.'

'You think that would be given up,' put in Kate suddenly—'that papa would remain with mamma, in case I—that is, if Mr Holt'—

'My dear Kate, I wouldn't precipitate matters for the world,' interrupted Mrs Campden; 'I think it upon the whole advisable that your father should take the voyage.'

'But you said it was a fool's errand.'

'Yes; but he will never be convinced of that without a personal experience. Heaven forbid, too, that any arguments of mine should induce you to take a hurried step in a matter so important; but I adjure you to lay them to heart. Remember, you are the only one to whom those you love can look for assistance—I mean, of course, for permanent assistance,' added Mrs Campden, while a tinge of colour deepened the extremity of her nose. 'It is not as if you had sisters to whom a similar chance might offer itself. Your parents have only another burden in poor dear Jenny, who must always be a source to them of expense, as well as anxiety.'

'Hush, for God's sake!' cried Kate imperiously. The flow of Mrs Campden's eloquence had been such as to drown the noise of the opening of the door, and she was quite unaware that Jenny

herself had entered the room. There she stood, white and wan as a ghost, with her magnificent eyes fixed full upon her hostess, with an expression of unutterable calm.

'Do not be distressed for me, Kitty,' said she, with exquisite softness. Then, in the clear, incisive tones that were habitual to her, she added: 'And as for you, Mrs Campden, I should indeed be sorry that any one beyond our own family circle should be troubled upon my account. That I should always—so long as I live—be a source of anxiety to it, has been, I am afraid, decreed by Fate; but as to my being a burden, I hope in that respect your apprehensions will not be realised.'

'O Jenny, how can you ever be a burden to us!' exclaimed Kitty reproachfully.

'In the manner that Mrs Campden has pointed out, dear,' answered her sister calmly. 'She has, with great good sense, and without that foolish fastidiousness that would keep some people silent upon such a matter, laid her finger upon our weakest point—namely, the expense which an invalid like myself must necessarily be to my father and mother, who are no longer in a position to bear it.'

For the first moment or two of surprise, the mistress of Riverside had looked anything but the superior being which, in comparison with her young guests, circumstances had recently made her; she had been discomposed, confused, and flustered; there was even a fleeting instant in which she had meditated an apology for having involuntarily wounded Jenny's feelings; but perceiving first no direct resentment in the girl's manner, and then that her own arguments had acquired an unexpected ally, she began to take courage.

'Of course, my dear Jane, I should never have spoken upon so delicate a matter as your illness, had I dreamt you were within hearing. But Kate and I were having a little talk upon a private topic, during which it became necessary to touch upon all the inconveniences to which, through your father's losses, your family would be now exposed.'

Jenny's eyes glanced to Kate and back again with the quickness of those of a bird.

'I by no means wish to inquire into this private topic, Mrs Campden,' said she firmly; 'but I should wish it clearly to be understood that any arguments founded upon my being an encumbrance to my parents—upon my incapacity to earn my own living—have been advanced in error. If any important step were taken by any member of our family—here she glanced again at Kate—'upon that supposition, it would be a great mistake; and if it involved anything of sacrifice, must needs be bitterly repented of, since it would have been made in vain.'

'But, my dear child,' expostulated Mrs Campden, with a certain maternal air, which perhaps, of all her mental disguises, became her least, 'it is perfectly ridiculous that a girl in your position—a confirmed invalid—can ever hope to obtain any situation, as a governess, for instance, or to make money by her own exertions. With all the goodwill in the world, you know, how is it possible that you are to do it?'

'My dear Mrs Campden, that is an affair of my own,' replied Jenny decisively, 'as private as your late topic with Kitty; and you must therefore

excuse my discussing it.—Here is Mary come at last. Mamma is still closeted with Dr Curzon, by-the-bye, and bade me say she would take no tea.'

HINDU MENDICANTS.

It is remarkable that a religious profession and begging are so closely allied in the minds of the Hindus, that when mendicancy is adopted by any one of them as a means of livelihood, the first step taken is to assume the religious garb. Hence, nearly every Hindu beggar belongs to some religious order. He may be aged or blind, or lame or maimed; but it is not his infirmity that he pleads as rendering him a fit object of charity; it is his connection with the god whose worshipper he professes to be, and in whose name it is that he solicits alms. Hence, again, most of the Hindu mendicants are men well able to work for their own living, but have taken to a life of begging simply from a love of idleness.

The different orders of Hindu mendicants may be classed under two heads. First, the local mendicant, who, having taken up a permanent abode in some town or village, attaches himself to one or other of its temples, sweeping and cleansing it daily, and performing other offices needful in the service of the idol. Secondly, the wandering mendicant, or devotee as he is commonly called, who roams from province to province, and has no fixed dwelling-place. He affects the superior sanctity of an ascetic, and studiously avoids mingling with his fellows.

There is nothing peculiar in the habits of the local mendicant to distinguish him from the rest of the people, except his religious garb; but the members of the wandering class are so remarkable in their appearance, habits, and mode of life, that to many readers, a description of them may prove both interesting and amusing. The following episode, which fell under the writer's personal experience, supplies the description, and also affords some insight into phases of Hindu life.

It was in a secluded spot, close to a small brook, at some distance from the village of Malsiras, that one of these devotees had taken up his abode. No one could tell whence he had come, and for his part he was careful not to enlighten those who sought the information. A sanctimonious motion of the finger towards the sky was all the answer they received, signifying either that he came from above, or that his wanderings were guided by a power which ruled there. He was middle-aged, short, and strongly built; his only shelter was the shade of a wide-spreading wild fig-tree, under which stood a small temple with an image of the warlike god Khanduba, an incarnation of Siva, the Hindu deity of destruction. His appearance, to the eye of a European, was calculated to create a feeling of disgust, not unmingled with compassion. His long hair, matted with mud, and tied in a knot on his head; his body besmeared with ashes; his

eyes bloodshot from the fumes of a preparation of hemp-tops, which he smoked incessantly ; he sat, with an affectation of dignity, on a mat of palm-leaves, with his legs crossed under him—his hookah in one hand, the other resting on his knee—and seemingly absorbed in contemplation. His only clothing was a narrow strip of calico suspended before and behind to a string tied round his waist, to which also was attached, at the left side, a small leathern pouch containing steel, flint, and tinder for striking fire ; and a dirty strip of cloth, doing duty for a robe, thrown over his right shoulder, and drawn carelessly around his otherwise naked body. His belongings consisted of a small bundle apparently containing a knife, a sickle, a pair of rude sandals, and other odds and ends of an equally primitive description ; an earthen censer, from which from time to time he lit his hookah ; a melon gourd from which to slake his thirst ; two or three earthen cooking-pots ; his mat, and a huge bamboo club mounted with iron, which, by way of protection, he carried about with him wherever he went. His forenoons were spent in religious observances, which consisted, first, of ablation ; next, of besmearing his body with ashes, from a metal censer in the temple close by ; in numerous prostrations before the idol ; and lastly, in repeating the names of the principal Hindu gods and goddesses, the number of times each had to be invoked being regulated by a string of beads which hung round the wrist of his right arm. This ritual, and the preparation of his only daily meal, occupied him till noon ; when, having eaten till he was scarcely able to move, he would throw himself upon his mat, and sleep till late in the afternoon. On rising, he would receive visits from the people of the village ; and towards evening he would be seen roaming in an adjacent wood, picking up sticks to feed his fire during the night, and to cook his next day's meal. His nights were spent in apparently wakeful solitude.

Such was the strange being whom the ignorant and superstitious Hindus, particularly the women of the village, looked upon with feelings by no means akin to those which would fill the mind of a European. To them he was a holy man, worthy of worship and adoration ; they supplied him with coppers, brought him rice, wheat-meal, sugar, dried dates, and cocoa-nuts ; and having offered them to him, they would prostrate themselves at his feet with feelings of the deepest reverence. To have their foreheads anointed with ashes from his censer, and to hear the word *Ashirwada* (blessing) uttered by his sacred lips, was to many the only boon they sought ; while the childless prayed that they might be blessed with offspring, the ailing with health, the poor with bread, and others according to their various needs. These petitions were invariably answered by an assurance of their being speedily complied with ; the consequence of which was, that the people thought they were fortunate in having such a saint, whom they called *Bawa*

(father), sojourning within the limits of their village ; and the *Bawa* on his part, although of a taciturn nature, expressed himself satisfied with the reception accorded to him by the good people of *Malsiras*.

An intelligent and wily Brahman was almost the only member of the community who stood aloof from any manifestation of regard or respect for the seemingly holy visitor. As a man of the world, he smiled at the credulity of the less intelligent portion of the inhabitants ; as a member of the priestly order, he keenly resented what he considered an unwarrantable encroachment upon his personal rights as spiritual guide to the community, and hence solely entitled to all revenues arising from exhibitions of religious sentiment. He could not prevent the reverence which was being shewn, nor the gifts which were being lavished on the *Bawa* ; but he foretold evil, and with what foresight the sequel will unfold.

Among those who waited on the *Bawa* for his blessing were a number of *Ramusis*. The *Ramusis*, a tribe of aborigines, are the recognised watchmen of the villages in the Deccan ; and no doubt some of them are faithful to the trust reposed in them ; but as a rule, they are the authors of most of the depredations committed on the well-to-do portion of the community. They worship the Hindu gods, but attach themselves particularly to *Khanduba* ; which circumstance may in this instance have brought them into contact with the *Bawa*. Their visits to him were made during the night, when the rest of the people were least likely to see them with him. They too believed in his supernatural powers, as much as the other ignorant portions of the villagers, and like them, had their particular boon to ask.

The *Wani*, a tradesman who was the corn-chandler, grocer, oilman, draper, and general shopkeeper of a neighbouring village, had proved refractory. He had, although repeatedly threatened by him, steadily refused to meet the demands in full of the *Ramusis* of his own village, for services rendered, and was therefore marked out by the fraternity for legitimate plunder. He was the only *Wani* of his small village, and therefore monopolised all the custom of it, as well as that of some of the neighbouring villages. He and his wife were old and childless ; they had for many years been exiles from their own province of *Gujerat*, and during that time had laid by a considerable sum of money, much of which was buried in brazen pots in different parts of their dwelling. The old man's sole object was to add a little more to his savings, return to the place of his nativity, and spend the remainder of his days in quiet and comfort. The village where he resided, *Raidni*, lay about six miles to the north of *Malsiras*, the *Nira River* flowing midway, and dividing the lands of the two : *Malsiras* lay within the territory of the then *Rajah of Sattara* ; *Raidni*, within that of the *East India Company*, in a district which at the time was in charge of a European officer, who was never found napping in the matter of his police duties. It was therefore a hazardous undertaking to attempt a burglary at *Raidni*, and hence the visit of the *Ramusis* to the *Bawa*. Would he throw the

mantle of his protection over them? Would he promise that they would prove successful, and escape detection?

The Bawa, having the popular notions of a Hindu, could have felt little if any compunction in giving a ready response to the prayer of the Ramusis. Were they not thieves by profession as well as by birth? Had not the Supreme, in creating a caste of the kind, intended that they should subsist by theft? And was he not, therefore, furthering the designs of Providence, in encouraging them to follow the profession to which they were born? Did not the Wani deserve to be punished? And who had a better right to punish that penurious tradesman than the caste, a member of which he had defrauded? The Bawa, however, was not blind to his own interests; and in complying with the desires of the Ramusis, he made this stipulation, that a portion of the spoil should fall to his share.

Elated with the prospect of their booty, and the immunity promised by the Bawa, lots were cast as to those members who should comprise the gang to be engaged in the burglary. Fourteen—a propitious number—were selected; and the first, and therefore the darkest night of the lunar month was fixed upon as that on which the house of the unfortunate Wani was to be attacked. The closing act previous to starting was to meet at the temple of Khanduba; there, in a body, solemnly to vow eternal allegiance to him in case of success; and to call down his dire displeasure upon any member of the gang who should prove false, by giving information against the rest.

It was about midnight when the fourteen upon whom the lots had fallen, armed with swords and bludgeons, made their appearance at the door of the Wani's house. They had no trouble in effecting an entrance; and having ransacked the place of everything of value that they could carry away, they left the village in high glee at the success which had attended their enterprise. So far from any resistance being made by the Wani, he was, through fear of being murdered, glad to shew where his valuables and treasure were hidden; and these were carried away with the rest.

The people of the village were aroused; but no one ventured to run the risk of being maltreated, if not seriously injured, for interfering in behalf of the Wani. In short, they felt little if any sympathy for him; for he, it must be said, was, in common with others of his class, no favourite of the villagers. He, like the other Wanis of the district, was extortionate in his dealings; and the people looked upon him and his brethren as little if any better than the Ramusis themselves. 'The one class robs us at night, the other fleeces us by day,' was indeed a common saying among them.

The Patil—head-man of the village—who was a kind of revenue and police officer combined in one, on seeing what had happened, as in duty bound, started off a messenger to the European officer in charge of the district, to inform him of the burglary. A distance of fourteen miles separated that officer's residence from Raidni; and it was not till about 3 A.M. that he was roused from his slumbers, to start with a few armed followers, mounted and on foot, to the scene of the burglary. The eastern sky was beginning to shew signs of

approaching day, when the party reached Raidni, and no time was lost in giving chase.

In nothing is the old proverb, 'Set a thief to catch a thief,' better exemplified than in the plan adopted in the Deccan on such occasions. The village Ramusi, looked upon as a professional thief, is expected to track the footsteps of the perpetrators of every robbery. The Ramusi of Raidni was therefore summoned at once to perform this part of his official duties; and he was not long in leading the party to the spot at which the burglars had recrossed the river on their return home. Here he made a stand, meekly pleading that the stream had obliterated any further marks of foot-prints, and that it was therefore impossible to proceed forward with any degree of certainty.

There was, however, a much more serious obstacle to proceeding forward than that which the Ramusi pleaded. To pass the boundary which separated the territory of any independent state from that of the Company, on an errand of the kind, was to transgress a stringent order of government. But was not this an exceptional case? The officer determined to proceed, and a flourish of his whip by way of threat, soon convinced the Ramusi that trifling was out of the question. So on they went, crossed the river, which at the spot was but knee-deep, and went along the opposite bank to the point where the burglars had continued their retreat. From thence, following up the track, they very shortly after sighted Malsiras; and on approaching the village, it was observed that a number of Ramusis were collected in front of their huts. On seeing the party advancing, they came forward, saluted the Sahib most obsequiously, and expressed their readiness to continue the track of the 'vile burglars.' To this the Sahib had no objection; but in the meantime, by a preconcerted plan, he insisted that two of their number should be handed over to him as hostages, for the good conduct of the rest in following up the track, which had been traced to their village. This led to a panic, and a general attempt at escape; but it failed; ten of them were secured, and presuming that they were the delinquents, they were walked off in triumph to the principal town of the district in which Raidni was situated, and confined in what might be called a police station.

Suffice it to say that, being subjected to rather hard fare and harder treatment, one of them, a mere stripling, turned approver; and eventually the rest of the gang were apprehended with a large portion of the stolen property. Thirteen were convicted, and sentenced to imprisonment with hard labour for a number of years, and the approver liberated.

It came out during the trial that the mendicant had to a certain extent encouraged the burglars, if he had not actually instigated them to commit the burglary, and means were therefore taken for his apprehension; but he was not to be found. When the Ramusis were being taken one way, he had been seen walking off in a directly opposite direction, with his club thrown over his shoulder, his belongings strung to the upper end of it, and he puffing away lustily at his hookah.

The European officer did not escape a reprimand for infringing the orders of government in crossing the boundary which divided the two states. It was plain, however, from the covert nature of the reprimand, that it was merely formal, and that his

superiors duly appreciated the motives which prompted him to act as he had done. By his zeal and intelligence he rose rapidly in the service; and many years afterwards, when passing through Malsiras on much more important duties, he was led to make inquiries about the unfortunate Ramusis who had been imprisoned for the burglary.

He ascertained that only two had survived the period of their sentence, and that they were then residing in the village; the rest had been carried off by cholera at different periods of their imprisonment. But, lamentable to say, his inquiries regarding the stripling who had turned approver elicited the painful fact, that, a short time after his return to the village, his dead body was found, horribly mutilated, in an unfrequented part of the wood in which the Bawa was wont to take his evening strolls. There was but one opinion as to the perpetrators of the foul deed. The caste could not suffer such a renegade to live.

No endeavour had been made to detect the murderers. An obscure outcast was not worth the trouble.

AN ADVENTURE ON THE CLYDE.

IN TWO CHAPTERS.—CHAPTER II.

My brother followed me from the room, and whispered: 'This looks rather a bad business, Mary; but still it is quite possible they may turn up safe enough; and so long as there is hope, you must keep her up. I am glad you offered to go with her.'

Tom was standing dressed at the head of the stairs. He had heard Mrs Nisbet's sobs, but did not like to come down, and was eager to know what was the matter. I told him as briefly as possible what had occurred.

'Poor Mrs Nisbet!' he said; 'can't I do anything to relieve her mind; take a run along the beach or something? They are sure to turn up, you know; but I daresay she can't help worrying.'

'You might look about to see if you can find any trace of them, as soon as it is light,' I said; 'but it would not be of much use just now. But I must run down to her. Your father and you can talk it over presently.'

When Mrs Nisbet and I went in, we went at once to her own room, where baby was lying asleep in his pretty blue-and-white bassinette, and the nurse sitting half asleep and rather aggrieved-looking beside him. Jane evidently had not understood her master's danger, or her mistress's state of mind, and she was preparing to depart, vaguely wondering what I was doing there in a dressing-gown at one o'clock in the morning.

'Mrs Nisbet,' said I, 'don't you think we ought to have good fires put on in the kitchen and dining-room, and dry stockings and things looked out, before Jane goes to bed? They may have come ashore at Toward Point, and may be coming home by the road, wet through.'

'Oh, certainly; I wonder I never thought of that myself,' said Mrs Nisbet, who, as I expected,

had roused up a little at the thought of having something to do.

'You were in such a hurry to weep over their drowning, that you had no time to think of the far more likely event of their return, dripping wet and starving with hunger,' said I, trying to speak as cheerfully as I could.

But when all was done, and she had sat down in the dining-room, where the supper was laid, and the slippers, &c., warming on the fender, the same painful look, almost like despair, came into her eyes as she murmured: 'How strange it will feel to put all these things away, when we have given up hope—if they never return!'

We got our anxious friend persuaded to take a little refreshment, and afterwards to lie down beside baby, who was getting restless. I then took away the lamp in Mrs Nisbet's room, seeing that she had become very still and had her eyes closed, for I thought she might be asleep; but I came and peeped in every now and again, to see if she were quiet. I was coming up-stairs on a similar errand, just as the first faint gray light of dawn was beginning to struggle with the darkness; but before I came to the door, she called me in a kind of intense whisper to come in and not be afraid to tell my news, for she 'knew the worst.' She was sitting up in bed, pushing back her long hair from her temples with both hands.

'I have no news,' I said, feeling rather alarmed at her wild scared look. 'But it is getting light now, and they will now be able to see their way home, which, of course, they could not do in the dark.'

'They will never come home,' she solemnly replied. 'I have just seen John. I was lying broad awake, looking at the firelight playing on the curtains, and listening to the waves, when all at once I saw a great green wave curl itself up like a wall, with a white crest of foam; and I saw John's face through it; and then it seemed to fall with a loud noise and a hiss of broken waters, and then it all disappeared. It was only for a moment; but I saw his face quite distinctly: he was deadly pale, and his eyes were wide open. I thought Charley was somewhere on the beach; but before I had time to look, the whole scene was gone.'

'You must have been dreaming,' I cried, inwardly reproaching myself for having left her a single moment alone.

'No,' she said, in the same whispering, awed voice; 'I was not dreaming. I had been praying. I had opened my eyes, and was watching the firelight, as I told you, and wishing—oh, so earnestly—that I could know what had become of them, when I imagined I saw a green wave rise up before me, and my husband's face in it. Oh, it is terrible to think of his being tossed about by that angry sea! Perhaps those cruel waves are dashing him against the rocks now. I must get up,' she pursued; 'the sea sounds so loud when I am lying here.' She rose, and proceeded to dress; while I sank into a chair and watched her, too bewildered to utter a word. Presently she came and sat down on a footstool beside me, and said: 'Do you remember the other evening, when I was telling you how happy I was, you told me to hush, for it sounded ominous to talk of perfect happiness in this world? And is it not a strange coincidence that with the first light of dawn on the anniversary of my marriage, God should send

a vision to tell me I am a widow! I am a very young widow, am I not? I am not twenty-one yet, and life looks so dismal and lonely.' Then, burying her face in my lap, she said with a groan: 'Oh, if God had only taken baby and me instead!'

'Hush! hush! my dear; for mercy's sake, don't go on like that, frightening an old woman out of her wits. We don't live in the times of John the Evangelist, and things are not told to people in signs and visions. Do try to be reasonable.' It went to my heart to speak to her so harshly, but I hardly knew what to say. To sympathise with her would have only made matters worse.

It was now getting quite light, and she walked steadily into the drawing-room, pulled up the blind, and looked out at the sea. She stood so for a time, and said: 'I will try still to hope, till the "sea gives up the dead."'

'Or the living,' I replied.

After a while she said: 'You must be very tired sitting up all night. Won't you go and lie down? I assure you, you need not be afraid to leave me—I am quite calm.'

'You must not send me away,' I answered. 'I am not at all tired, and could not sleep; but I should like a cup of tea.'

'Then I will go and prepare it,' she said, rising, as if she were glad of something to do.

Happening to look out after she had left, I saw Tom waiting on the door-step. I went and opened the door; and he told me that he had walked about two miles along the shore, but could see nothing—not even a capsized boat. 'Which shews,' said he, 'that they certainly have not been upset hereabouts, and most likely they are still in her. It is about a quarter of an hour since I came back,' he added; 'but I thought I would not ring, for fear Mrs Nisbet might think they had come, and then have been disappointed.'

The servants were soon stirring; then baby woke up, and had to be attended to. I ran in for a few minutes to tell my brother about Mrs Nisbet. He was not inclined to attach much importance to her vision, and said he saw no reason why we should apprehend that the worst had happened.

'No,' said Tom; 'it would be ridiculous to give them up for lost, when very likely they are on their way home. It is easy enough to understand how they might get drifted down the Firth, and not be able to pull back before daylight. Or they may have taken shelter on one of the Cumbraes; or may even be ashore at Rothesay. But depend upon it, the worst is just that they have been tossed about on the sea all night.'

'You are quite right, Tom,' said his father. 'It is very probable they have landed somewhere quite safely; and if it had not been Sunday, might have been back with one of the early steamers. As it is, I fear we must bear the suspense. We can't expect a letter or telegram either. It is most unfortunate it should be Sunday; but I do think that they will be here by the evening. They will be as anxious to get back as we are to see them, unless the worst has really happened.'

'But the chances are twenty to one against it,' chimed in Tom, with his usual impetuosity.

Towards the afternoon, Mrs Nisbet was sitting at the window, looking wearily out to sea. I could so well understand the aching dread that

was gnawing at her heart. Our hopeful arguments and surmises were almost stereotyped by this time, and I could only press her hand silently. All at once I observed her straining her eyes to the opposite shore with an intensity of eagerness. I looked in the same direction, and saw a small boat at some distance, and apparently coming straight across.

'It is coming here,' I cried.

'Wait!' she said in a hoarse whisper. 'We cannot tell who or what may be in her.' She stood close to the window, watching the little boat as it rose and fell with the waves. I ran to bring the field-glasses—for we had a very good pair—and handed them to her. 'Look first,' she entreated; 'I dare not.' And she stood with clasped hands, while I steadied the glass and brought it into focus.

'I see four men in her,' I said: 'they are all rowing, but their backs are towards us. Now, one turns round, but he is only a boatman; and—Ah! yes! I am almost sure the one with the dark hair is Mr Methven!'

'Let me see,' she cried, seizing the glass eagerly; but her hand trembled so, that she could scarcely hold it. When she had managed to steady it, she cried: 'Yes; they are there! John and Charley both'—and she staggered back, and fell in a dead-faint.

It was long before she could be brought round, and her husband's footsteps were heard on the gravel outside as she shewed the first signs of consciousness. He came rapidly but softly into the room, and sank down on his knees by the side of his wife's sofa; and taking her hand in his, and looking up to me, he said: 'She must have suffered a great deal, poor darling.'

'Yes,' I said; 'she had almost given you up for lost.'

She opened her eyes, and looking in her husband's face, she murmured: 'It is really you, John! You are not drowned?'

'Do I look like a drowned person?' he answered, smiling.

'No—not now,' she replied. 'But when I saw your face through the big wave, it looked drowned then.'

'Why! what does she mean?' he exclaimed, looking anxiously at her, for he feared the suspense had told upon her reason. Mr Methven had come into the room and sat down near his sister, but he did not speak, and my brother stood behind.

'It is a dream she had this morning,' I explained. 'She thought she saw a great wave rise up before her, and your face appeared to look through it.'

'It was no dream,' she said, trying to raise herself, and stretching out her hand for the wine and water I had been vainly offering to her before. She drank the wine, and turning to her husband she added: 'I was wide awake, though I was in bed; and I started up as I saw the wave curl up all green and smooth, and white foam at the top, just as they do when they break on the shore; and your face looked through the water as pale as death, and the eyes wide open; it was just for an instant, and then the wave fell with a loud noise; and then I heard the hiss and rush of waters, as if running up the beach.—I thought you were somewhere near too, Charley,' she said, turning to her brother; 'but it all vanished before I had time to identify you. Can it have been a dream, I wonder?'

'When did this take place?' asked her husband excitedly.

'Just in the first gray light of the morning,' said I; and his wife nodded.

'Why, it is the most extraordinary thing!' said Mr Nisbet, turning to his brother-in-law. 'It was just about then that our boat capsized, as we were trying to run her on to a small island, and I was sucked up by a wave; but before I was flung on the beach, I opened my eyes and thought I saw you, Kitty, sitting up in bed. You looked frightened or distressed, and were pushing your hair back with your hands.' (I gave an involuntary exclamation, for she was looking just as her husband described, when I went into her room at the time she told me she saw him.) 'It was all over like a flash of lightning, but it was as vivid as it was rapid. I saw the whole room quite distinctly, and baby on the bed. I thought I must be dying, and that my spirit had been allowed a last look at you before quitting the earth for ever. For,' added he, bending over his wife, 'I felt as if it were really you, and not a vision, I had seen; but the whole, thoughts, vision, and all, passed, as I said, like a flash of lightning, and I was flung on the beach stunned; for I remember nothing more till I recovered in the cottage into which I was carried.'

'It is very strange! The strangest thing I ever heard,' said Mr Methven. 'John told me of his dream or vision, after he recovered; but I thought nothing of it then. The wonderful thing is, how you should have seen each other. I suppose we may call it a case of double clairvoyance; but I always fancied that sort of thing was all humbug.'

'Oh, don't talk about it any more,' entreated Mrs Nisbet, shuddering. 'I fear I shall never forget that face in the wave, John; I never expected to see you alive again.'

'My poor darling!' he murmured fondly, tightening his clasp of her hand, and looking earnestly in her face.

'But come,' she said, 'tell us all about it; you have told us nothing yet but that you were capsized on a small island.'

'My dear Kitty,' explained her brother, 'we got drifted out, and could not get in again; but we are here all alive, and so little like drowned people, that we are awfully hungry; and I for one won't satisfy anybody's curiosity till I have eaten and drunk.'

'Such a worthy resolution deserves to be seconded,' said her husband; 'so, Kitty, I will ring the bell, and tell them to bring in something.'

'Oh, I will go down and see after supper, if Mrs Nisbet will allow me;' and going to her, I whispered: 'Wouldn't it be well to have things as we arranged yesterday?'

'Yes,' she answered, smiling; 'I will try to go down with you, and make it nice.'

'No, no,' said I. 'You are not able to do anything of the kind; I will soon arrange everything.'

'Thank you,' she replied. 'I don't know how I can ever thank you enough.—John,' she said, turning to her husband, 'if it had not been for Miss Mackinlay, I never could have got through last night and to-day.—You must all come and take supper with us, you know,' she added with a meaning look; an invitation which her husband seconded, with many warm expressions of thanks.

With the assistance of the willing handmaidens, we soon had the table spread with the pretty,

dainty little dishes, which had all day kept intruding themselves on my mind in the light of anything but a 'wedding-feast;' and really the table looked very pretty, with the baskets of flowers 'the bride' had arranged the previous day.

Mrs Nisbet was a little giddy and faint when she rose, and there was a little bustle about getting her down-stairs and seated; so that the splendid nature of the feast did not strike anybody till we were all at the table.

'Hollo, Kitty! What's this?' inquired John, as he took up the carver to plunge it into the breast of a turkey, whose gay adornments had just then come under his observation. 'Have you been endowed with the wand of the conjurer? Champagne too! Why, this is like a wedding-feast!'

'Don't you remember, John, that this is the anniversary of our marriage? And I had prepared those things in honour of the day. It is more appropriate now than ever, since we have been united again after such'—But here a sob choked her voice.

At last, when the substantialities had been disposed of, we all begged them to relate their adventures. So Mr Methven began.

'You know,' he said, 'that we took out the boat for an hour's fishing last night, a little before eight o'clock. We went to the usual place, and let down our lines. There was a little swell, but we did not think anything of it. It seemed to increase, however, and it began to rain; and after fishing rather less than an hour, we drew in our lines and decided to give it up; but on proceeding to haul up the anchor, we found it had been dragging, and that we had drifted a good way out. We took to the oars, and pulled as hard as we could, but did not appear to get any nearer the shore. At last, when we had rowed till we were almost exhausted, and it was getting dark, I looked round to John, who was sitting behind me, and observed: "It looks as if we had got ourselves into a fix, doesn't it?" "Rather," he said; "but we must not give in yet: come, pull away." Which we did, as if we were pulling for our lives; but it was no use. We stopped to take breath, and on looking round again, instead of finding ourselves nearer the shore, it was almost invisible. "It is the rain and darkness hides it from us," said John; "I think we must be really nearer. Come, let us have another try." We rowed in a kind of desperation for a time; but the darkness increased so fast that we could hardly see a couple of boat-lengths, and were obliged to draw in our oars and give it up. We sat and looked at each other in silence for a while. For my part, I had just begun fully to understand our position. We could not tell north from south, and had no idea in what direction Innellan lay, so that it was no use rowing; the only thing we could do was to sit and wait for daylight. John was the first to speak. "Well, Charley," he said, "we are in for a night's tossing on the waves, and a thorough drenching, I fear; so we may as well make up our minds to it. It is impossible to find our way home till daylight." "And where we shall drift to in the meantime, goodness knows," I rejoined. "I should not mind it much, if it were not for Kitty," said John, "she will be so anxious." "If we had only taken her advice and staid at home," I added. "I wish, with all my heart, we had; but wishing won't put us

back again." We could not talk much, however, but sat and looked at each other as long as we could see, and then spoke a word now and then, simply for the sake of hearing each other's voices. But the hours were terribly long.—Weren't they, old fellow?"

"Ay, that they were," replied John. "There is no more trying position for a man to be placed in than to sit still, with all his energies strong within him, eager to grapple with the danger that menaces him, and to feel that he is hemmed in by the inevitable, that he can do nothing but sit and wait—waiting is so hard."

"Just what I felt," responded his wife. "With me, waiting was agony."

"It must have been terrible for you, Kitty," said her brother. "But we found it a pretty tough job too, through these long hours, with the spray and the rain running down our backs. Thinking of you, bothered us sadly; and John had the additional trouble of the baby on his mind; though, for my part, I never remembered the young fellow's existence till his papa happened to mention him. Then there was a thought at the bottom of both our hearts which we tried to keep there, but it would come to the surface: I mean the thought, that it might be we should never see dry land again. And then, I caught myself musing with self-pity and disgust on the fact, that I, who had crossed the Atlantic, and had taken part in dangerous adventures more than once, should come and be drowned in a miserable mill-pond like the Clyde, in pursuit of a few miserable whiting, not worth three-halfpence the whole lot; and I groped in the bottom of the boat, and pitched the three or four I found, overboard, exclaiming: "You are a nice lot to get into such a scrape for." "What's up?" said John, when he heard my exclamation. "I was only abusing these wretched fish we are likely to lose our lives for." "Well, I can't see much good that will do, though I hope the fish may not cost us quite so much," replied John. "One must find some vent for one's feelings," said I. "But what have you been thinking of?" "Well, to tell you the truth, I was just among the books at the office," replied John. This answer, so different from what I had expected, set me off laughing. Notwithstanding our perilous position, I took a good long guffaw while I was about it. Not that I felt so very jolly either, you may be sure. "I hope your laugh has done you good," said John quietly, when I stopped at last; "but I really do not see what can afford you so much merriment." "Upon my word, I could not help it. To think of any man being so fond of business as to let it absorb his meditations in circumstances such as these." "If you were a family man, you would have understood. I was only thinking what there would be for Kitty, should I never be heard of again."

"Now, Kitty," pursued her brother, "I am going to make a confession: I behaved abom"—

"Come, Charley, don't say anything about that," said John. "The fact is, we had a little quarrel, but we made it up. It was nothing at all."

"No, no, John! I am determined to make a clean breast; and it was not a quarrel, for I was the only one to blame."

"Ah, well," said John, laughing, "if you are going in for preambles like that, you had better out with it, or you will make everybody think it is something dreadful."

"Well, it is just this, Kitty. You must know that I never liked your husband. I could not really tell what for; but I used to look down on him as a shallow, conceited ass, and felt myself immeasurably his superior. So I allowed my dislike to get the better of me, and answered him like a brute, when he spoke of making a provision for you. I said: "That he need not trouble himself about not being able to leave a wealthy widow, for you were young and pretty enough to get another husband without it."

"O Charley! how could you?" cried his sister, looking reproachfully at him.

"Well, Kitty, I did not really mean it; I just said it to annoy him, for I was cold, and miserable, and reckless at the time. But I shall never forget his grave tone of rebuke as he answered: "God grant that she may find some one worthy of her to make her happy, should I never return; but it will be long before such a means of consolation occurs to her, poor girl." I made a senseless and sarcastic retort about conceit, when he stopped me by saying: "Come, Mr Methven, the next wave may finish our career in this world. Don't let it find us in such unseemly wrangling." And then, I don't know what he said, but he talked so that he made me feel ashamed of myself. In short"—

"In short," interrupted Mr Nisbet, "it is a case of much ado about nothing. But the sea became so much rougher, that we were obliged to stop pouring out our best feelings, and take to baling out the water, and try to prevent our boat from being swamped by a big wave striking her on the bows. It was getting lighter, and we soon descried a lighthouse, which we knew to be on the island of Cumbrae. You have heard how our boat was capsized, and the lighthouse keeper came to our assistance. His wife made us some nice hot tea, and dried our clothes, while we went to bed for an hour or two. We would have been here much sooner, if we could have persuaded the man that it was safe to leave the island. The sea is much rougher down there, exposed as it is to the Atlantic. If we could have telegraphed to let you know our whereabouts, we might have waited more patiently; but that was out of the question on a Sunday, even if we had not been on a rock with the stormy waves beating all round us. It was nearly mid-day before we could get across to Largs, and then there was some delay in getting a conveyance to Wemyss Bay. When there, however, we had no difficulty in hiring a boat with a couple of stout rowers to bring us over. And here we are, safe and sound."

"Well, you have had a narrow escape," said my brother. "Let us be thankful you are safe."

"We must drink the health of the returned wanderers," cried Tom. "Such an adventure is splendid when it is over. It is almost as good as a wedding."

"Yes, ladies and gentlemen," added my brother, "we will suppose it to be the wedding over again: bumpers for the re-united bride and bridegroom!"

The bride's happy tears were a fitting reply.

Several years have passed since that memorable summer. But the friendship then formed between us and the Nisbets has deepened and strengthened with each succeeding year. I am Aunt Mary to Mrs Nisbet's children—one of whom, the dearest little pet in the world, is named after me. Mrs

Nisbet shares her joys with me, and consults me in all her little troubles and perplexities; and we often talk over the troubles of that anxious day and night's Adventure on the Clyde.

C O C A.

Coca, much talked about lately in connection with the doings of a wonderful pedestrian, is the leaf of the *Erythroxylon coca*, a climbing-plant, seldom attaining six feet in height, bearing small white flowers succeeded by red berries. The leaves, about an inch and a half long, are of a pale bright green and quite smooth, somewhat resembling those of the myrtle. When fit for gathering—an operation performed three or four times a year—they fall off at the slightest touch of the hand; and after being dried in the sun, are collected in baskets large enough to hold half a hundredweight of leaves. The plant is little known in this country.

Although strange to European experience, coca has been in high favour with the Indians of South America for centuries, as an infallible preventive of hunger and weariness. Peter de Cieza tells us the Peruvian Indians of his time, esteeming the coca-tree of far higher account than the best wheat, nourished it carefully in the mountains of the Andes, from Guamanga to the town of La Plata; and when they acquired a new piece of land, at once set about calculating how many baskets of coca it would yield. So great was the demand for it, particularly at the mines of Potosi, and so extensively was it cultivated, that in the years 1548, 1549, 1550, and 1551, the plantations gave an annual return to their proprietors of from forty thousand to eighty thousand 'pieces of eight.' This is not to be wondered at, considering that the Indians had such hearty faith in the virtues of coca, that, believing the more they ate of it the stronger they became, they were never seen without some leaves in their mouths, from the time they rose in the morning till the time they turned in for the night; while before setting out on a journey they took especial care to fill their leathern pouches with coca-leaves, and their calabashes with 'a whitish sort of earth' to be eaten with them. The simple leaf sufficed their necessities at home, unless bent upon a little extra exhilaration, in which case they took tobacco-leaves and coca-leaves in combination.

An English gentleman staying at Jamaica in 1780, received from a Mr Reader, who had just returned from a visit to Peru, a small horn spoon and a calabash containing about a pound of a white powder; accompanied with the information that the Indians, when travelling, took a spoonful of the powder whenever they felt hungry, and if thirsty as well, washed it down with a draught of water; and thus provided could compass a thousand miles afoot without requiring anything else in the way of refreshment. Upon examination the white powder proved to be nothing but lime from calcined oyster-shells; such as, many years later, Humboldt saw set out for sale in the public market at Popayan, for eating with dried coca-leaves, or for mixing with chewed leaves preparatory to being made up into pellets or pills.

Ulloa declares the Indians thought so much of coca or coca, that rather than go without it, they would part with anything or everything they possessed. 'They put,' he says, 'into their mouths a

few coca-leaves and a suitable portion of a kind of chalk called *membé*, and chewing them together, at first spit out the saliva which that manducation causes, but afterwards swallow it; and then move it from one side of the mouth to the other, till the substance is quite drained.' The herb, he avers, fortifies the stomach and preserves the teeth, and is so nutritive and invigorating, that the chewers of it could labour whole days without taking any other food. Another writer deposes that coca-eaters can work for eight or ten days without sleeping, untroubled by hunger, thirst, or fatigue. After this we are not surprised to learn that the Bolivian Indians, who take coca from infancy, are able to hold their own easily with mule-mounted travellers. Such among them as have won for themselves a reputation as 'good walkers' are employed to carry government despatches, being capable of accomplishing twenty leagues a day for several successive days with nothing to sustain their energies save coca and *lipia*—a preparation of cooked potatoes, pounded into a pulp and burned to ashes with a maize cob, which imparts a pleasant saline flavour to the otherwise insipid coca-leaf.

The Indian and half-caste women of the Upper Amazons are given to indulge overmuch in *ypadin*, made by baking coca-leaves in an oven, pounding them in a wooden mortar until half pulverised, and then mixing them with the ashes of the burnt leaves of the candelabrum-tree, in order to neutralise the evil effect of pure coca-powder. As coca-eating happens to be abhorrent to the ruling powers in Ega, the *ypadin*-loving dames are compelled to raise their coca-trees in retired forest nooks, to hide away their modest gatherings, and take their solace secretly. Mr Bates thinks that *ypadin* does no harm if taken in moderation; but if indulged in to excess, it destroys the appetite, and in time produces great nervous exhaustion. Humboldt, conceding that Indian messengers can travel for many days without any other aliment, pronounces against the use of the delectable mixture of leaves and lime, on the ground, that while exciting the secretion of the saliva and of the gastric juice, it takes away the appetite without affording any nutriment to the body; and an Edinburgh Reviewer, disgusted with a traveller's laudation of coca, does not scruple to assert that it is certain those who used it were remarkably short-lived. The Bolivian Indians, however, if we may accept the testimony of one who lived some years among them, are rather remarkable for their longevity; and if the coca-leaf is really very deleterious, it is hard to understand how it has retained its repute so many hundred years.

Supposing coca to be all its admirers assert, it does not follow that its introduction into countries yet blissfully ignorant of its virtues is at all desirable. Your coca-eater only works by fits and starts, ordinarily he ranks among the laziest of the lazy. Besides, what may be meat to the Indian in the healthiest tropical land in the world, may be poison to the energetic sons of colder climes; and the fact that in South America coca-eating is steadfastly eschewed by the ruling race, speaks strongly against the vaunted harmlessness of the practice. It is impossible it should be harmless; neither the body nor the mind can be defrauded of due sustenance and rest with impunity; though the payment of the penalty be deferred

for a time, it is sure to be exacted. Of stimulants we have enough and to spare. Those already used and abused may very well suffice those who cannot get along without something of the kind. Nobody that we know of wants to work day and night, or to dispense with meat and drink. Even if anybody does, it is possible that their end may be achieved by other means. From the Moluccas to the Yellow River, from the Ganges and the Indus to the shores of the Black Sea, the betel-leaf is, as old Gerarde says, 'not only unto the silly Indian meat, but also drink in their tedious travels, refreshing their weary spirits and helping their memory.' Abyssinian sentinels on night-duty keep drowsiness at a distance by chewing the leaves of the *Catha edulis*; Magnenus records that a soldier at the siege of Valencia, in 1636, underwent the greatest fatigue and lived without food for a week, thanks to a few quids of tobacco; and we ourselves knew a man who, when compelled to work through the night, kept himself awake and up to the mark by merely chewing tea. Tea being within everybody's reach, perhaps it would be as well if, before setting about importing coca-leaves, the medical gentlemen who have displayed such enthusiasm in behalf of coca, were to try the effect of tea and lime, and let the world know the result of the experiment.

It is surely a pity that three such important products as coca, the cocoa of the breakfast-table, and the cocoa-nut, though completely distinct both botanically and in their properties and uses, should have names so provokingly similar that most people, we believe, are puzzled to say which is which. The *Erythroxylon coca* of which we have been speaking has no connection with the cocoa-tree (*Theobroma cacao*), which yields the well-known beverage cocoa or chocolate. Equally distinct from both is the cocoa-nut palm (*Cocos nucifera*), the fruit of which supplies the inhabitants of many tropical coasts and islands with a great part of their food, and also furnishes the cocoa-nut oil of commerce. It is the more solid ingredient of this oil, known as cocoa-nut butter, that is so much used as an unguent when mixed with a little olive-oil to give it softness. Among the many changes of nomenclature constantly going on, could nothing be done to remedy the perplexity caused by so many diverse articles being known by names so closely resembling each other?

CONCERNING ROULETTE.

DURING the steeple-chase week at Aldershot some years ago, I was induced by a young friend, in whom I took a great interest, but over whom I unfortunately possessed but little control, to accompany him one evening to see some roulette played. I knew in a general sort of way what the game was, for I had often seen it on race-courses; but till that night I had no idea that it was carried on to such an extent in this country, or that men could lose fortunes at it.

My friend, whom I shall call Herbert B——, was an impetuous, warm-hearted Irishman, generous to a fault, and as fine a young fellow as you would see in a day's walk. He was, however, like many of his countrymen, thoughtless to a degree, and seemed always quite unable to resist the

impulse of the moment, whatever it might be. Knowing him to be in debt, and dependent almost altogether on his pay, I tried my best to dissuade him from going; but it was no use; and so I determined to go along with him, to try and keep him as much as possible out of harm. For all I could do, though, as it turned out, I might as well have remained away.

Every one, I suppose, knows what roulette is; but in case this should meet the eye of 'the exception,' I will endeavour briefly to describe it.

Four things are chiefly necessary for its performance. First, a board of peculiar and complicated construction, of which more hereafter; second, a cloth half-red and half-black, with sundry numbers and cabalistic characters painted on it; third, a professor of legerdemain, to manipulate the wheel; and finally, the flats to be pillaged.

Herbert B—— represented the last item to perfection, except that he had very little to be pillaged of. In a few minutes all his available capital had melted in almost equal proportions on both the red and black, which colours he backed impartially, but generally with the same result, for he nearly always lost. His last coin having vanished, he rose to go, remarking incidentally that he had brought no more money with him.

'Won't you take a glass of champagne, sir?' said an oily voice at his elbow; and turning round, he beheld a sleek, close-shaved, Methodist parson-like individual, who was rubbing his hands in an apparently nervous manner, and smiling abjectly.

'Well, I suppose I may as well,' replied Herbert, as he followed the other to the sideboard.

'We'll be happy to lend you any money you like, Captng, to go on with,' insinuated the greasy owner of the oily voice, as the bottle was being opened; adding, as the liquor foamed into the tumbler: 'Your luck has been dreadful bad, to be sure; but it is safe to turn; and with the steady game you plays, you stands an uncommon good chance of winning. I can tell you, though I says it who shouldn't, if I consulted my own interest.'

But why dwell on my poor friend's folly. He gulped down the stuff they called champagne, borrowed ten pounds, and returned to the table.

When he left the house some hours later, he had written cheques for five hundred pounds in favour of the oily one, and to meet these cheques he told me he did not possess five hundred farthings.

I was unfortunately, poor myself, and could do nothing for him; so, advising him to go home and try and get some sleep, and come to me in the morning to have a talk about his affairs, we separated; he to his hut in the North Camp, and I to my quarters.

I never saw him alive again.

The following morning, when I awoke, I saw my servant standing by my bedside.

'You know Mr B——, sir,' said he. 'He shot himself dead last night.'

'Shot himself! Impossible! What on earth are you talking about?' I exclaimed, jumping out of bed.

'It's quite true, sir. His servant is here.'

Yes, it was true. My poor friend, in a moment

of desperation, which, as the jury truly said, was temporary insanity, had committed the rash act for which there is no remedy.

About a fortnight afterwards, I heard at mess the following story, which I will give in the words of the narrator:

'What about the roulette bla'guards? Haven't you heard? Oh, I'll tell you with pleasure.

'You know Blan's billiard-room, I suppose? Well, the beggars had established themselves there, and carried on their little game on the billiard-table, from which they had removed the cushions. One night I strolled in by accident, and found the room crowded with fellows, some sitting on the table itself, and more standing round it, but nearly all dropping their coin like smoke. In the middle stood the roulette-board, flanked by heaps of gold and silver; and on each side of these were cloths, with the numbers and zeros painted on them in the usual manner. French of the 22d Lancers was being bled to a frightful extent. He would persist in backing the red for fivers; so, when I tell you the black passed four-and-twenty times, you may imagine it was rather hot for him. At Homburg, the longest run on record is thirteen or sixteen, I forget which; so this alone ought to have made the fellows smell a rat; but they didn't, apparently, for they went on playing as long as they had any money to lose.

'A few won, of course, and Smith of the — was one of them. The little beast was as pleased as Punch, and kept sticking half-crowns on whichever colour was not otherwise backed, till he had quite a heap beside him. He was right enough, perhaps, but it made me savage to see the only cad there winning.

'Well, matters went on like this for a goodish bit, and champagne was flowing all over the place, when in walks Robinson of the —th, who had just rejoined from sick-leave, surrounded by a lot of his pals.

'As soon as he saw the new arrival, the fellow who was twirling the board gave a little start, and became visibly paler. He, however, kept on as usual, called the game steadily—twenty, red, even and over—raked up the winnings, and paid away a few half-crowns, and was just proceeding to give the wheel another turn, when Robinson, who had strolled quietly round to his side of the table, coolly shoved him on one side, and drawing the board over to himself, called out in a loud voice: "Gentlemen, allow me to explain the mechanism of this swindle."

'There was, of course, a tremendous row immediately. The rest of the gang closed up from their outlying posts about the room, and before you could say knife, the whole of the money had disappeared. Two or three of the swindlers then tried to get hold of the board, and the mean beggars who had been collaring their half-crowns backed them up, and were loud in their cries of shame and order; but Robinson stuck to the timber like a good un, and being supported by his friends, soon carried his point, and obtained a hearing.

'In two minutes the whole dodge was explained and practically illustrated, so that even the half-crown fellows were obliged to admit they were convinced.

'This is how it was done. You know the little

partitions which divide the holes the ball settles in, from each other? Well, these were all movable; and Robinson shewed us how, in the act of setting the wheel going, while he whirled the ball in the opposite direction, the fellow who operated could raise with his little finger whichever partition he liked, to the extent of about the sixteenth of an inch above the rest. If he wanted black to win, all he had to do was to elevate the partition *in front* of one of the red holes; and as the ball kept on rolling round and round, it would naturally and necessarily stop eventually where it met most resistance, and thus remain in whichever colour or number the scoundrel had, as it were, set it for. To do this so as to avoid detection required, of course, considerable sleight of hand; and it was on this account, no doubt, as Robinson pointed out, that, though the gang numbered some seven or eight in all, it was invariably the same individual who presided.

'This explanation occupied some considerable time, and caused, as you may imagine, no end of sensation, particularly among those fellows who had been losing heavily. Immediately there arose a cry for vengeance, and the only one of the lot who could be found was forthwith seized by a dozen irate warriors, who with one voice demanded satisfaction. The poor wretch, a low-sized greasy man, tried in vain to make himself heard, and shrieked aloud for mercy. None, however, was shewn him; for first his hat was playfully kicked about, and then his coat was torn off piecemeal, revealing remarkably dirty under-garments. His waistcoat disappeared next, and finally his trousers and boots vanished. His costume then consisted of a dilapidated flannel shirt and filthy socks; and it was lucky for him that these articles were in such an uncleanly state, for it was that fact alone which saved him from being turned adrift on the streets of Aldershot as naked as he was born.

'It wasn't a bad lark, was it? But I forgot to say, that in the fellow's breast-pocket there was a wallet of ponderous dimensions, and in it a number of cheques and bills, which a man, whose name I won't mention, but whom you all know, made a small bonfire of, on a tray in the centre of the billiard-table.'

'Well, I must say,' said our Colonel, who had been an attentive listener, 'that I am surprised you should have gone to such a place under any circumstances; but to go so soon after that terrible affair in the North Camp'—

'I beg your pardon, sir,' interrupted the narrator of the story; 'but all this happened the night after poor B——'s death, the particulars of which had not then oozed out. Had the circumstances which led to his sad end been known, it would have fared much harder with the greasy man. But it is satisfactory to know, isn't it, that he did get *some* punishment?'

Herbert B——'s cheques were probably among those that were burned, for they were never presented. Poor fellow! I tried hard, that fatal night, to get him to stay at my quarters; but he insisted on going home. If I had only known what was about to happen! But who can tell what a day—or a night—may bring forth!

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